

**Certificate of Notice** Page 1 of 4  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Terry A. Frederick  
 Maia Frederick  
 Debtors

Case No. 16-10507-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Mar 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2017.

db/jdb +Terry A. Frederick, Maia Frederick, 630 Onyx Cave Road, Hamburg, PA 19526-8641  
 cr +Ditech Financial LLC FKA Green Tree Servicing, LLC, 14841 Dallas Parkway, Suite 300,  
 DALLAS, TX 75254-7883

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: gecsed@recoverycorp.com Mar 03 2017 01:38:32 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2017 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Terry A. Frederick dsgrdg@ptdprolog.net  
 DAVID S. GELLERT on behalf of Joint Debtor Maia Frederick dsgrdg@ptdprolog.net  
 DENISE ELIZABETH CARLON on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
 FREDERICK L. REIGLE ecfm@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfm@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfm@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:		CHAPTER. 13
Maia Frederick		
Terry A. Frederick		
	Debtors	
BANK OF AMERICA, N.A.		NO. 16-10507 REF
	Movant	
vs.		
Maia Frederick		
Terry A. Frederick		11 U.S.C. Section 362
	Debtors	
Frederick L. Reigle		
Esq.		
	Trustee	

## STIPULATION

AND NOW, It is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the 2011 Volkswagen Jetta Sedan ("Vehicle"), bearing a VIN Number of 3VWDZ7AJIBM013389 held by Movant on the Debtor's vehicle is \$2,419.09 which breaks down as follows;

Post-Petition Payments:	September 2, 2016 through February 2, 2017 at \$441.93
Total Post-Petition Arrears	\$2,419.09

2. Debtors shall cure said arrearages and make ongoing payments in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtors shall make a payment of \$2,419.09.

b). Beginning March 2017 and continuing throughout the bankruptcy, Debtors shall pay the present monthly payment of \$441.93 on the Vehicle (or as adjusted pursuant to the terms of the contract) on or before the second (2nd) day of each month at the address below;

Bank of America, N.A.  
PO Box 660933  
Dallas, TX 75266-0933

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the **date** of said notice. If Debtors should fail to cure the default within **fifteen** (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided **by** Bankruptcy Rule 4001(")(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the contract and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

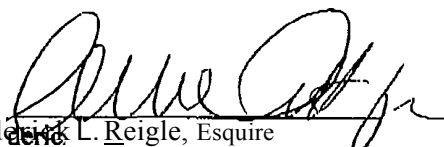
Date: February 1, 2017

/s/ Denise Carlton, Esquire  
Denise Carlton, Esquire  
Thomas I. Puleo, Esquire  
Attorneys for Movant  
KML Law Group, P.C.  
Main Number: (215) 627-1322

Date: 2/21/17

  
DAYID S. GELLERT ESQUIRE  
Attorney for Debtor

Date: 2/22/17

  
Frederick L. Reigle, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2017. However, the court retains discretion regarding entry of any further order.

**Date: March 2, 2017**



\_\_\_\_\_  
Bankruptcy Judge  
Richard E. Fehling